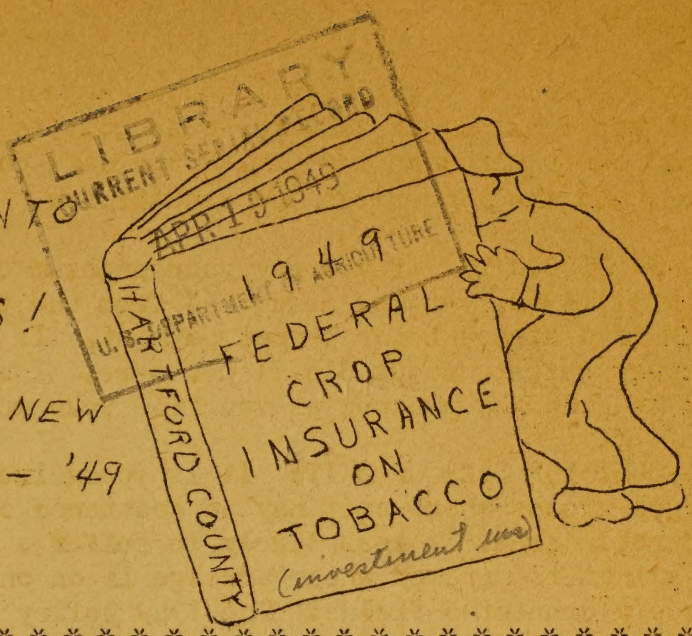


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LOOK INTO

THIS!

SEVERAL NEW  
FEATURES - '49



- \*\*\*\*\*
- \* 1. PREMIUMS ARE LOWER. \*
  - \* 2. A CASH DISCOUNT FOR EARLY PAYM NT. \*
  - \* 3. AN ADDITIONAL DISCOUNT FOR SIZE OF UNIT. \*
  - \* 4. A CONTINUOUS CONTRACT \*
  - \* 5. A REAL INSURANCE POLICY TO WHICH YEARLY RIDERS MAY BE ATTACHED TO COVER CHANGES IN YOUR SET-UP. \*
  - \* 6. A FURTHER PERCENTAGE REDUCTION TO CONTINUOUS CONTRACT HOLDERS AS SOON AS A SAFE RESERVE IS AT HAND. \*
- \* YES you will sure want to look this over before you \*  
\* turn down an ALL RISK coverage of \$400 per acre for \*  
\* \$19.70 or less. \*
- \* THIS is odds in your favor of 1 to 22 or better. \*
- \* GOOD ODDS - but you don't gamble? If you grow \*  
\* tobacco you sure do. \*
- \*\*\*\*\*



**LOWER PREMIUMS:** Last year the coverage of \$400 per acre cost you \$20.10. In 1949 the base cost is \$19.70. That is 40 cents per acre less, with the same coverage of \$400, and the same risks and conditions.

**A CASH DISCOUNT:** If you pay your premium on or before July 31, 1949, you may deduct 5% from the total due. This is a discount for prompt payment. It reduces the acreage rate to about \$18.71 per acre. Your premium may be computed as soon as you file your acreage report.

**DISCOUNT FOR SIZE OF UNIT:** It is recognized that the larger grower whose unit may be scattered over a considerable area, is less likely to suffer a complete loss than the grower whose acreage is on one or two closely connected fields. The 1949 policy has been amended to include a further percentage reduction according to size of unit as follows:

<u>Acres in the</u> <u>Unit</u>	<u>% Reduction</u>	<u>Approx. Cost per Acre</u> <u>with Cash Discount</u>
1 - 14.9	0	\$ 18.71
15 - 24.9	2 $\frac{1}{2}$	\$ 18.22
25 - 49.9	5	\$ 17.73
50 and up	10	\$ 16.74

When you take out another 20% for deduction from income tax, it becomes a very attractive rate.

**CONTINUOUS CONTRACT:** The 1949 contract is the continuous type. Once you sign it, it continues in force until either you or FCIC cancels it. Each year you will receive a notice of any changes or rates and will be given the opportunity to file an acreage report for the current year, or give notice of cancellation as you may wish.

**POLICY:** You will receive a policy stating the exact terms of the coverage which like the contract will remain in force continuously. Each year a new rider will be sent to you covering the current year's agreements, unless you cancel.



A MUTUAL INSURANCE: Federal Crop Insurance has set up an amount, which is considered a safe reserve for each county having tobacco insurance. Any amount accumulated beyond this reserve will each year be distributed to all continuous policyholders, as a percentage deduction on the following year's premium. This reduction shall not be less than 5% or more than 30%. This reserve will not be operative in 1949, but if the 1949 sign-up is large, and losses not heavy, we could very easily reach a position for a substantial discount on the 1950 premiums. In other words, as reserves build up, they will be distributed first to those growers who paid the premiums before a general reduction in rates to new cooperators is made.

HERE IS WHAT YOU GET FOR \$19.70 OR LESS.

A guarantee that your 1949 tobacco will return you at least \$400 per acre, provided you properly care for and harvest it. 65% of that amount if loss makes harvesting impracticable and acreage is released.

Coverage is from time of setting until it is removed from the field, or September 15, whichever is earlier.

Your actual return from the sale of the crop is the factor that determines the extent of loss.

It puts back into your pocket, most of your out-of-pocket costs, of growing the crop, come what will.

It does not affect or change other hail insurance you may care to carry on the crop.

Remember it does not cover loss by fire or wind damage in the shed.

HOW DO YOU OBTAIN IT?

See your local agent, or come to the County ACP Office at 95 Washington Street, Hartford.

Sign a 1949 contract. That covers all the tobacco grown in Hartford County in which you have an interest. If you have interest on several farms, it is still one contract. All tobacco owned must be included. It is all or nothing. You can insure your



interest regardless of other partners.

Sign the contract now! It must be in before June 1, 1949. Submit your acreage report as soon as your acreage is known, or not later than July 15, 1949.

Report any damage as soon as noted.

### IT'S GOOD BUSINESS TO PROTECT YOUR INVESTMENT.

Be sure you know all the facts. Talk it over with your agent. Be sure! Then insure!

Local ACP Committeemen are also Federal Crop Insurance agents. One of these lives near you:

Olin W. Barber  
Thomas M. Burgess  
Patrick F. Connor  
Thomas F. Connor  
Edward F. Dickau  
Harold D. Ellsworth  
Allan H. Fuller  
Leon D. Goddard  
Anthony Kuras  
Wilbur T. Little  
Francis Lutwinas  
Zigmund Mocarsky

Robert L. Murray  
D. E. Neelans  
Elwyn J. Noble  
Robert W. Osborn  
Joseph Polek  
Geo. N. Remington  
George E. Ruoff  
A. C. Sheldon  
Charles Simmons  
L. E. Tucker  
Oliver H. Tuller  
Anthony Zagorski

\* \* \* \*

### THREE YEARS' RECORDS

<u>Year</u>	<u>No. of Contracts</u>	<u>Acres</u>	<u>Premiums Collected</u>	<u>Indemnities Paid</u>
1946	444	4055	\$176,647.00	\$38,348.26
1947	602	5327	\$186,307.00	\$210,782.51
*1948	565	4325	\$ 87,925.00	\$20,000.00

\*In part estimated.